

Certificate Number: 01401-PAE-DE-028045726

Bankruptcy Case Number: 16-13781



01401-PAE-DE-028045726

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 12, 2016, at 12:10 o'clock PM EDT, Michael J Kines completed a course on personal financial management given by telephone by GreenPath, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 12, 2016 By: /s/Jeremy Lark for Shawna DeNoyer

Name: Shawna DeNoyer

Title: Bankruptcy Counselor